

<i>SERFF Tracking Number:</i>	<i>AMFA-126372466</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Acacia Life Insurance Company</i>	<i>State Tracking Number:</i>	<i>44007</i>
<i>Company Tracking Number:</i>	<i>AR FRONT JACKETS-2010</i>		
<i>TOI:</i>	<i>A05I Individual Annuities- Immediate Non-Variable</i>	<i>Sub-TOI:</i>	<i>A05I.000 Annuities - Immediate Non-variable</i>
<i>Product Name:</i>	<i>AR Replacement Free Look-ACACIA Annuity</i>		
<i>Project Name/Number:</i>	<i>AR Replacement Free Look-ACACIA Annuity/AR Replacement Free Look-ACACIA Annuity</i>		

## Filing at a Glance

Company: Acacia Life Insurance Company		
Product Name: AR Replacement Free Look-ACACIA Annuity	SERFF Tr Num: AMFA-126372466	State: Arkansas
TOI: A05I Individual Annuities- Immediate Non-Variable	SERFF Status: Closed-Approved-Closed	State Tr Num: 44007
Sub-TOI: A05I.000 Annuities - Immediate Non-variable	Co Tr Num: AR FRONT JACKETS-2010	State Status: Approved-Closed
Filing Type: Form	Author: Teri Tran	Reviewer(s): Linda Bird
	Date Submitted: 11/05/2009	Disposition Date: 11/06/2009
		Disposition Status: Approved-Closed
Implementation Date Requested: 01/01/2010		Implementation Date:
State Filing Description:		

## General Information

Project Name: AR Replacement Free Look-ACACIA Annuity	Status of Filing in Domicile: Not Filed
Project Number: AR Replacement Free Look-ACACIA Annuity	Date Approved in Domicile:
Requested Filing Mode: Review & Approval	Domicile Status Comments: This filing is for AR only.
Explanation for Combination/Other:	Market Type: Individual
Submission Type: New Submission	Group Market Size:
Overall Rate Impact:	Group Market Type:
Filing Status Changed: 11/06/2009	Explanation for Other Group Market Type:
	State Status Changed: 11/12/2009
Deemer Date:	Created By: Teri Tran
Submitted By: Teri Tran	Corresponding Filing Tracking Number:
Filing Description:	
Acacia Life Insurance Company	
NAIC No.: 0943-60038	
FEIN No.: 53-00228800	

ARKANSAS Rule 97 – Life Insurance And Annuities Replacement

SERFF Tracking Number: AMFA-126372466 State: Arkansas  
Filing Company: Acacia Life Insurance Company State Tracking Number: 44007  
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TOI: A05I Individual Annuities- Immediate Non- Sub-TOI: A05I.000 Annuities - Immediate Non-variable  
Variable  
Product Name: AR Replacement Free Look-ACACIA Annuity  
Project Name/Number: AR Replacement Free Look-ACACIA Annuity/AR Replacement Free Look-ACACIA Annuity

## Section 6(A)(4) – 30-Day Free Look Requirement for Replacements

Policies Impacted: 7845 AR – Single Premium Immediate Annuity

Pursuant to the adoption of Arkansas Rule 97 regarding replacement of life insurance and annuity contracts, we hereby submit the revised front jacket for the contract listed above. The free-look period for replacements, as stated on the cover page, has been changed to 30 days. This change will become effective with the Rule on January 1, 2010.

We have enclosed the new contract cover for your review. These front jacket will replace that previously approved by your department under the following form number:

Form No. - Date Approved - Tracking No.  
7845 - 10/09/2003 - 24148

The 30-day right to examine period for replacements is the only change contained in this submission. The form number on the front jacket of the contract has also been revised accordingly. No other changes have been made to the previously approved contract.

We request that, in addition to client-specific information, items such as Company logo, contact information, and officer names remain variable fields, which may be changed without the requirement of re-filing in the future.

If you have any questions, please do not hesitate to contact me at 1-800-745-1112, extension 87899, by fax at 402-467-7956, or via e-mail at ttran@ameritas.com.

## Company and Contact

### Filing Contact Information

Teri Tran, Contract Analyst ttran@ameritas.com  
5900 O Street 800-745-1112 [Phone] 87899 [Ext]  
P O Box 81889 402-467-7956 [FAX]  
Lincoln, NE 68501-1889

### Filing Company Information

Acacia Life Insurance Company CoCode: 60038 State of Domicile: District of  
Columbia  
7315 Wisconsin Avenue Group Code: 943 Company Type:  
Bethesda, MD 20814 Group Name: State ID Number:

SERFF Tracking Number: AMFA-126372466 State: Arkansas  
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Variable  
Product Name: AR Replacement Free Look-ACACIA Annuity  
Project Name/Number: AR Replacement Free Look-ACACIA Annuity/AR Replacement Free Look-ACACIA Annuity  
(800) 745-1112 ext. [Phone] FEIN Number: 53-0022880  
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## Filing Fees

Fee Required? Yes  
Fee Amount: \$20.00  
Retaliatory? No  
Fee Explanation: \$20 X 1 policy jacket = \$20.00  
Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Acacia Life Insurance Company	\$20.00	11/05/2009	31818217

SERFF Tracking Number:	AMFA-126372466	State:	Arkansas
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Project Name/Number:	AR Replacement Free Look-ACACIA Annuity/AR Replacement Free Look-ACACIA Annuity		

## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Linda Bird	11/06/2009	11/06/2009

<i>SERFF Tracking Number:</i>	<i>AMFA-126372466</i>	<i>State:</i>	<i>Arkansas</i>
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## Disposition

Disposition Date: 11/06/2009

Implementation Date:

Status: Approved-Closed

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number: AMFA-126372466 State: Arkansas

Filing Company: Acacia Life Insurance Company State Tracking Number: 44007

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TOI: A05I Individual Annuities- Immediate Non- Sub-TOI: A05I.000 Annuities - Immediate Non-variable  
Variable

Product Name: AR Replacement Free Look-ACACIA Annuity

Project Name/Number: AR Replacement Free Look-ACACIA Annuity/AR Replacement Free Look-ACACIA Annuity

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification		Yes
Supporting Document	Application		No
Supporting Document	Life & Annuity - Acturial Memo		No
Supporting Document	Cover Letter		Yes
Form	Single Premium Immediate Annuity		Yes

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## Form Schedule

Lead Form Number: 7845 AR

Schedule Item Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
	7845 AR	Policy Jacket	Single Premium Immediate Annuity	Initial		62.000	7845 AR Front Jacket-Bracketed-110509.pdf

**ANNUITANT**                      **John D Specimen**

**OWNER**                              **John D Specimen**

**POLICY NUMBER**              **4009007845**

**POLICY TYPE**                      **ANNUITY**

*Single Premium Immediate Annuity Policy.  
Non-participating*



**HOW TO CONTACT US:**

**Service Center**  
**5900 "O" Street**  
**Lincoln NE 68510-2234**

**or**

**P.O. Box 81889**  
**Lincoln NE 68501-1889**

**1-800-745-1112**  
**FAX: 1-402-467-7335**

**[www.acaciagroup.com](http://www.acaciagroup.com)**

**"NOTICE OF TWENTY-DAY RIGHT TO EXAMINE POLICY"**

Read this policy carefully. If you are dissatisfied with it for any reason, you may return it to the selling agent or to us within twenty days from the date it is delivered to you (30 days if this is a replacement for an existing policy). If you return the policy, any premium paid will be refunded. The policy will be considered void from its effective date and will be as if it were never in force.

Please review the copy of the application attached to this policy. If any information shown on it is not true and complete, please notify us within twenty days from the date this policy is delivered to you.

A handwritten signature in cursive script, appearing to read "John D. Specimen".

President

A handwritten signature in cursive script, appearing to read "Jan M. Connolly".

Secretary

**Acacia Life Insurance Company is a Stock Life Insurance Company, domiciled in the District of Columbia.**



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## Supporting Document Schedules

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Flesch Certification <b>Comments:</b> <b>Attachment:</b> 7845 AR Readability Ceritification-110509.pdf		

	Item Status:	Status Date:
<b>Bypassed - Item:</b> Application <b>Bypass Reason:</b> Does not apply. <b>Comments:</b>		

	Item Status:	Status Date:
<b>Bypassed - Item:</b> Life & Annuity - Acturial Memo <b>Bypass Reason:</b> Does not apply. <b>Comments:</b>		

	Item Status:	Status Date:
<b>Satisfied - Item:</b> Cover Letter <b>Comments:</b> <b>Attachment:</b> ACACIA Annuity-Cover Letter-110509.pdf		

**STATE OF ARKANSAS**  
**CERTIFICATE OF READABILITY**

INSURER:

This is to certify that the attached form(s) has achieved a Flesch Reading Ease Score of:

FORM NO:

FLESCH SCORE:

FORM NAME:

_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
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_____	_____	_____

complies with the requirements of Ark. Stat. Ann. Sections 66-3251 through 66-3258, cited as the Life and Disability Insurance Policy Language Simplification Act.

SIGNATURE: \_\_\_\_\_

TYPED NAME:

TITLE:

DATE: \_\_\_\_\_



Administrative Office: 5900 O Street / P.O. Box 81889 / Lincoln NE 68501-1889  
(402) 467-1122 / (800) 745-1112 / Facsimile: (402) 467-7956

November 5, 2009

Department of Insurance  
1200 W. Third Street  
Little Rock, AR 72201-1904

**RE: Acacia Life Insurance Company**  
**NAIC No.: 0943-60038**  
**FEIN No.: 53-00228800**

**ARKANSAS Rule 97 – Life Insurance And Annuities Replacement**  
**Section 6(A)(4) – 30-Day Free Look Requirement for Replacements**

**Policies Impacted: 7845 AR – Single Premium Immediate Annuity**

Dear Sir/Madam:

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Sincerely,

*Teri Tran*

Teri Tran, FLMI, ACS  
Contract Analyst